

Today I introduced the [*Reform Americans Can Afford Act*](#), legislation that would repeal the government takeover of health care and replace it with commonsense solutions that would keep Washington out of the doctor's office and, according to the nonpartisan Congressional Budget Office, would lower health care premiums by up to 20% compared to the Democrats' law. It would also repeal the one-half trillion dollars in tax increases and one-half trillion dollars in Medicare cuts that the Center for Medicare and Medicaid Services' actuaries said could jeopardize access to care for Medicare beneficiaries. I introduced this bill because the American people have made it clear, at town hall meetings, rallies, and the ballot box, that they oppose this new big-government health care law. It is essential that we repeal this massive government intrusion into Americans' health care before it cripples America's future by skyrocketing costs and exploding the national debt even further.

My bill would accomplish the following goals for health reform:

- 1. Provides affordable coverage for Americans with pre-existing conditions.** Strengthens and funds state high-risk pools and reinsurance programs. Cuts the maximum premium for high-risk pool coverage by 25% and eliminates waiting lines. Also ensures that people who currently have insurance can switch plans and not be denied coverage.
- 2. Improves competition in the health insurance marketplace.** Allows people to purchase health insurance across state lines so they have more choices and can access plans with lower premiums.
- 3. Creates a level playing field for small businesses.** Small businesses would be able to pool together in Association Health Plans to offer lower-cost coverage, giving them the same advantages currently available only to large businesses.
- 4. Ends frivolous medical lawsuits.** Reduces health care costs by applying California's successful medical liability reforms nationwide. In addition to making coverage more affordable, this will reduce the federal deficit by \$54 billion.
- 5. Strengthens consumer protections.** Prohibits health insurance plans from imposing annual

or lifetime spending caps, and from unfairly cancelling a person's coverage when they get sick.

6. Improves access to coverage for young adults. Dependents would be permitted to stay on their parents' health plan up to age 25.

7. Encourages people to save for their future health needs. Owners of Health Savings Accounts would be permitted to use pre-tax dollars to pay for their health insurance premiums. Currently, people without employer-sponsored coverage generally cannot use pre-tax dollars for health insurance.

8. Prevents rationing of health care. Repeals funding of "comparative effectiveness research" that has been used in other countries (such as the UK) as the basis for bureaucratic rationing schemes.

9. Creates competition for expensive drugs. Establishes a streamlined approval process for "follow-on" biologics while ensuring there are still incentives for innovation.

10. Promotes prevention and wellness. Employers and insurers would be permitted to offer substantial discounts on premiums to incentivize healthy behavior (such as quitting smoking), use of preventive services, and participation in wellness programs.

11. Facilitates state-level experimentation. Provides \$50 billion in incentives to states that successfully reduce the cost of health insurance or the number of uninsured, without expanding government-run programs.

12. Protects the right to life. Ensures that no federal funds are used to pay for abortions and that health care providers are not forced to participate in abortion.